



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

LARDY, et al.

Serial No.:

09/671,783

Filing Date:

September 27, 2000

Title:

METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF

NO DEFAULT

Paper Filed:

Amendment and Request for Reconsideration

RECEIVED

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CERTIFICATE OF MAILING

GROUP 3600

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Mail Stop Amendment Commissioner for Patents

P.O. Box 1450 -

Alexandria, VA 22313-1450.

Teresita Santos

Leuris

FEB 2 7 2004 %

Amendment Transmittal Letter (Large Entity)

Docket No.

cant(s): LARDY, et al.

36287-00900

Serial No. 09/671,783

Filing Date September 27, 2000

Examiner
Elaine L. Gort

Group Art Unit 3627

Invention:

METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

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Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

GROUP 3600

			CLAIM	S AS A	MENDED			
	CLAIM REMAIN AFTE AMENDM	ING R	HIGHE PREV. PA		NUMBER EXTRA CLAIMS PRESENT		RATE	ADDITIONAL FEE
TOTAL CLAIMS	29	_	27,-	=	2	×	\$18.00	\$ 36.00
INDEP. CLAIMS	8	_	6	=	2	х	\$86.00	\$172.00
Multiple Dependent Claims (check if applicable)								\$
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT								\$208.00

	No additional	fee is	required	for	amendment.
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Please charge Deposit Account No. 13-3250 in the amount of \$_____. A duplicate copy of this sheet is enclosed.

A check in the amount of \$208.00 to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 13-3250. A duplicate copy of this sheet is enclosed.

Any additional filing fees required under 37 C.F.R. 1.16 (or credit overpayments).

Any patent application processing fees under 37 C.F.R. 1.17.

Dated: February 25, 2003

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PATENT

Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)

LARDY et al.

Serial No.

09/671,783

Group Art Unit

3627

Filed

September 27, 2000

Examiner

Gort, Elaine

For

METHOD AND SYSTEM FOR DETERMINING A COMPANY'S

PROBABILITY OF NO DEFAULT

AMENDMENT AND REQUEST FOR RECONSIDERATION (37 C.F.R. § 1.111)

Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

This Amendment and Request for Reconsideration is submitted in response to an outstanding Office Action dated November 28, 2003.

Amendments to the claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

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